

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION

In re: SHAWN C. STROOP § Case No. 1:21-bk-00708
AMY R. STROOP §
§
§
§
Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was converted to chapter 13 on 06/01/2021.
- 2) The plan was confirmed on 12/08/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 10/29/2024.
- 6) Number of months from filing or conversion to last payment: 40.
- 7) Number of months case was pending: 44.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$151,604.00.
- 10) Amount of unsecured claims discharged without full payment: \$791,978.21.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 6,782.66
Less amount refunded to debtor(s)	\$ 0.00
NET RECEIPTS	\$ 6,782.66

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,938.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 458.60
Other	\$ 0.00
TOTAL EXPENSES OF ADMINISTRATION	\$ 4,396.60
Attorney fees paid and disclosed by debtor(s):	\$ 1,562.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
JOHN M HYAMS ESQUIRE	Lgl	0.00	NA	NA	3,938.00	0.00
CITIBANK, N.A.	Uns	2,127.00	2,506.79	2,506.79	10.46	0.00
HUNTINGTON NATIONAL BANK	Uns	79,818.00	28,018.51	28,018.51	116.94	0.00
BANK OF AMERICA	Uns	15,000.00	13,152.44	13,152.44	54.89	0.00
BECKET & LEE	Uns	7,000.00	6,277.18	6,277.18	26.20	0.00
CHASE BANK USA	Uns	34,000.00	23,038.05	23,038.05	96.16	0.00
NATIONAL COOPERATIVE BANK	Sec	0.00	NA	NA	0.00	0.00
DISCOVER PERSONAL LOANS	Uns	23,892.00	23,877.82	23,877.82	99.66	0.00
US BANK NATIONAL ASSOCIATION	Uns	0.00	22,585.37	22,585.37	94.27	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	63,172.91	63,172.91	263.66	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	NA	NA	0.00	0.00
MEMBER FIRST FED. CREDIT	Sec	34,000.00	36,193.36	0.00	0.00	0.00
US DEPARTMENT OF EDUCATION	Uns	0.00	97,238.13	97,238.13	405.85	0.00
ALLY FINANCIAL	Sec	0.00	35,113.18	0.00	0.00	0.00
QUANTUM3 GROUP LLC	Uns	0.00	68,768.46	68,768.46	287.01	0.00
FREEDOM MORTGAGE	Sec	0.00	NA	NA	0.00	0.00
NATIONAL COOPERATIVE BANK	Sec	44,576.00	43,074.00	505.91	0.00	0.00
FREEDOM MORTGAGE	Sec	248,000.00	239,439.22	930.96	930.96	0.00

Scheduled Creditors:

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
ACNB BANK	Uns	3,000.00	NA	NA	0.00	0.00
ALLY	Uns	33,000.00	NA	NA	0.00	0.00
ALLY	Uns	36,000.00	NA	NA	0.00	0.00
ALLY	Uns	35,000.00	NA	NA	0.00	0.00
CFG MERCHANT	Uns	22,000.00	NA	NA	0.00	0.00
EIDL LOAN	Uns	130,000.00	NA	NA	0.00	0.00
FED LOAN	Uns	97,492.00	NA	NA	0.00	0.00
LAH PROPERTIES	Uns	10,000.00	NA	NA	0.00	0.00
LIBERTY MUTUAL	Uns	6,000.00	NA	NA	0.00	0.00
MIDPENN BANK	Uns	26,000.00	NA	NA	0.00	0.00
ON DECK CAPITAL	Uns	68,768.46	NA	NA	0.00	0.00
PPP LOAN	Uns	30,000.00	NA	NA	0.00	0.00
SOFI LENDING	Uns	62,239.00	NA	NA	0.00	0.00
USAA FEDERAL SAVINGS	Uns	45,829.00	NA	NA	0.00	0.00
USAA FEDERAL SAVINGS	Uns	7,595.00	NA	NA	0.00	0.00
USAA SAVINGS BANK	Uns	18,267.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 1,436.87	\$ 930.96	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 1,436.87	\$ 930.96	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 348,635.66	\$ 1,455.10	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,396.60
Disbursements to Creditors	\$ 2,386.06
TOTAL DISBURSEMENTS:	\$ 6,782.66

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/21/2025

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

UST Form 101-13-FR-S (9/1/2009)